



Amendments to the Claims

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A vehicle insurance premium calculation system comprising:
 - usage status detection means for detecting usage status of a vehicle;
 - data input means for inputting data relating to maintenance or management of said vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle; and
 - insurance premium calculation means for calculating vehicle insurance premium based on said inputted data and results of said detection.
2. (Original) The vehicle insurance premium calculation system according to claim 1, further comprising display means for displaying data relating to said calculated insurance premium.
3. (Original) The vehicle insurance premium calculation system according to claim 1, further comprising voice output means for enabling voice output of data relating to said calculated insurance premium.
4. (Original) The vehicle insurance premium calculation system according to claim 1, wherein said insurance premium calculation means calculates a vehicle insurance premium in real time in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.
5. (Original) The vehicle insurance premium calculation system according to claim 1, wherein said insurance premium calculation means calculates an expected vehicle insurance premium in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.

6. (Currently Amended) A vehicle insurance premium calculation system comprising an on-board apparatus, maintenance data management means, and a server apparatus:

wherein said on-board apparatus comprises:

_____ usage status detection means for detecting usage status of a vehicle;
_____ on-board sending means for sending at least data relating to said detected usage status;
_____ on-board reception means for receiving at least data relating to insurance premiums; and
_____ means for displaying said received ~~data~~data, wherein the data relating to insurance premiums is viewable from a position inside the vehicle;

wherein said maintenance data management means comprises:

_____ data input means for inputting at least data relating to maintenance or management of said ~~vehicle~~vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle; and
_____ data sending means for sending at least data relating to maintenance or management of said vehicle; and

wherein said server apparatus comprises:

_____ server side reception means for receiving data relating to said usage status and data relating to said maintenance or management of vehicle;
_____ insurance premium calculation means for calculating vehicle insurance premiums based on said received data; and
_____ server side sending means for sending data relating to said calculated insurance premiums to said on-board apparatus.

7. (Currently Amended) A vehicle insurance premium calculation system comprising an on-board apparatus, maintenance data management means, and a server apparatus:

wherein said on-board apparatus comprises:

_____ usage status detection means for detecting usage status of a vehicle;

_____ on-board input means for inputting data relating to maintenance or management of said vehicle from said maintenance data management ~~means~~means, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle;

_____ insurance premium calculation means for calculating vehicle insurance premiums based on results of said detection and data relating to maintenance or management of said vehicle;

_____ on-board display means for displaying data relating to said calculated vehicle insurance ~~premiums~~premiums, wherein the data relating to said calculated vehicle insurance premiums is viewable from a position inside the vehicle; and

_____ on-board sending and reception means for sending at least data relating to said calculated vehicle insurance premiums;

wherein said maintenance data management means comprises:

_____ data input means for inputting at least data relating to maintenance or management of said vehicle; and

_____ output means for outputting at least data relating to maintenance or management of said vehicle; and

wherein said server apparatus comprises server side reception means for receiving at least data relating to said vehicle insurance premiums.

8. (Currently Amended) On-board apparatus, comprising:

usage status detection means for detecting usage status of a vehicle;

on-board sending means for sending at least data relating to said detected usage status;

on-board reception means for receiving at least data relating to insurance premiums; and

on-board display means for displaying said received ~~data~~data, wherein the data relating to insurance premiums is viewable from a position inside the vehicle.

9. (Currently Amended) On-board apparatus, comprising:

usage status detection means for detecting usage status of a vehicle;

on-board input means for inputting data relating to the maintenance or management of said ~~vehicle~~vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle;

insurance premium calculation means for calculating vehicle insurance premiums based on results of said detection and data relating to maintenance or management of said vehicle; and

on-board display means for displaying data relating to said calculated vehicle insurance premiums.

10. (Currently Amended) Server apparatus, comprising:

server side reception means for receiving data relating to usage status of a vehicle and data relating to maintenance or management of said ~~vehicle~~vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle;

insurance premium calculation means for calculating vehicle insurance premiums based on said received data; and

server side sending means for sending data relating to said calculated insurance premiums.

11. (Currently Amended) A vehicle insurance premium calculation method, comprising:

a usage status detection step of detecting usage status of a vehicle;

a data input step of inputting data relating to maintenance or management of said ~~vehicle~~ vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle; and

an insurance premium calculation step of calculating vehicle insurance premiums based on said detection results and said inputted data.

12. (Original) The vehicle insurance premium calculation method according to claim 11, wherein said insurance premium calculation step calculates a vehicle insurance premium in real time in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.

13. (Original) The vehicle insurance premium calculation method according to claim 11, wherein said insurance premium calculation step calculates an expected vehicle insurance premium in accordance with results of said detection and fluctuations in data relating to maintenance or management of said vehicle.

14. (Original) The vehicle insurance premium calculation method according to claim 11, comprising a display step of displaying data relating to said calculated insurance premium.

15. (Original) The vehicle insurance premium calculation method according to claim 11, comprising a voice output step of enabling voice output of data relating to said calculated insurance premium.

16. (Currently Amended) A vehicle insurance premium calculation system, comprising:

operation status detection means on-board a vehicle for detecting how a vehicle is operated by a driver;

status detection means on-board a vehicle for detecting passenger activation status of protection equipment for passengers;

insurance premium calculation means on-board a vehicle for calculating vehicle insurance premiums based on results of said detection; and

display means on-board a vehicle for displaying said calculated vehicle insurance ~~premium~~premiums for said driver.

17. (Original) The vehicle insurance premium calculation system according to claim 16, further comprising maintenance or management status detection means for detecting maintenance or management status of vehicle, and wherein said insurance premium calculation means calculates vehicle insurance premium also based on said detected maintenance and management status of vehicle.

18. (Currently Amended) A vehicle comprising an on-board apparatus, said apparatus having:

usage status detection means for detecting usage status of the vehicle;

on-board sending means for sending at least data relating to said detected usage status;

on-board reception means for receiving at least data relating to insurance premiums; and

on-board display means for displaying said received ~~data~~data, wherein the data relating to insurance premiums is viewable from a position inside the vehicle.

19. (Currently Amended) A vehicle comprising an on-board apparatus, said

apparatus having:

usage status detection means for detecting usage status of a vehicle;

on-board input means for inputting data relating to the maintenance or management of said ~~vehiele~~vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle;

insurance premium calculation means for calculating vehicle insurance premiums based on results of said detection and data relating to maintenance or management of said vehicle; and

on-board display means for displaying data relating to said calculated vehicle insurance premiums.

20. (Currently Amended) A maintenance data management apparatus provided in a contract repair factory, said apparatus comprising:

an inspection information input means for entering data relating to a maintenance or management of the ~~vehiele~~vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle; and

a sending means for sending data received from said inspection information input means.

21. (Currently Amended) On-board apparatus, comprising:

a ~~proecessor~~processor, the processor calculating insurance premiums based on data relating to insurance premiums;

a detector that detects usage status of a vehicle, connected to said processor;

a radio part that sends data from said detector or said processor, said radio part receiving data relating to insurance premiums, said radio part being connected to said

processor;

a display connected to said processor.

22. (Original) A vehicle insurance premium calculation system comprising an on-board apparatus of claim 21 and a server that sends data to and receives data from said radio part of said on-board apparatus.

23. (Currently Amended) On-board apparatus, comprising:

a detector on-board a vehicle that detects usage status of ~~a~~ the vehicle;

an input device on-board the vehicle that ~~accept~~ accepts the entry of inspection information from a contract repair ~~factory~~ factory;

a processor on-board the vehicle connected to both ~~of~~ said detector and said input device, the processor ~~being~~ calculating insurance premiums based on input data;

a display connected to said ~~processor~~ processor, the display operable to display the calculated insurance premiums.

24. (Currently Amended) A server that receives data relating to usage status of a vehicle and data relating to maintenance or management of said vehicle, comprising:

a radio part that receives the data relating to the usage status of the vehicle and data relating to maintenance or management of said vehicle from a radio part on-board the vehicle, the data relating to maintenance or management data comprising maintenance data including data on maintenance work that has been performed on the vehicle;

a processor that calculates vehicle insurance premiums based on said received data; ~~and~~

~~a~~ the radio part ~~that sends~~ sending data relating to said calculated insurance premiums.

25. (Currently Amended) A vehicle insurance premium calculation system, comprising:

a first detector on-board a vehicle that detects how ~~a~~the vehicle is operated by
a driver;

a second detector on-board the vehicle that detects passenger activation status
of protection equipment for passengers;

a processor on-board the vehicle that calculates vehicle insurance premiums
based on results of said detections; and

a display connected to said processor, wherein the display is operable to
display the calculated insurance premiums.